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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Patricia	
	Write the name that is on your government-issued picture identification (for	First name	First name
		A Middle name	Middle name
	example, your driver's	Mack	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Patricia First Name	A Mack Middle Name Last Name		Case number (if known)		
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer	I have not used any bus	siness names or EINs.	I have not used any business names or EINs.		
Identification Numbers (EIN) you have used in the last	Business name		Business name		
8 years	Business name		Business name		
Include trade names and doing business as names	EIN		EIN		
	EIN		EIN		
5. Where you live			If Debtor 2 lives at a different address:		
	7150 S. Cyril Ct, Apt 506 Number Street		Number Street		
	Chicago Illinois City State	60649 Zip Code	City State Zip Code		
	Cook	p			
	County If your mailing address is above, fill it in here. Note notices to you at this mailing	that the court will send any	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number Street		Number Street		
	City State	e Zip Code	City State Zip Code		
6. Why you are choosing this district	Check one:		Check one:		
to file for bankruptcy		pefore filing this petition, I have er than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	I have another reason. E	Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		

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Debtor 1 Patricia	A	Mack	Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Court	t About Your Bankruptcy C	Case		
 The chapter of the Bankruptcy Code are choosing to file under 	you Bankruptcy (Form B20	description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay t fee	more details about cashier's check, or may pay with a cree in a pay with a cree in a pay the landividuals to Pay. I request that my judge may, but is a the official poverty you choose this or	t how you may pay. Typically, if you money order If your attorney is edit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, any line that applies to your family significant or the second seco	ou are paying the feat submitting your payed address. This option, sign a paying this option only if your may do so only if you are una	
9. Have you filed for bankruptcy within last 8 years?	the No. Yes. District District District	When When When	MM / DD / YYYYY MM / DD / YYYYY Ca	ase numberase numberase number
10. Are any bankrupto cases pending or being filed by a spouse who is not filing this case wit you, or by a busine partner, or by an affiliate?	Yes. Debtor	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY Re	elationship to you ase number, if known elationship to you ase number, if known
11. Do you rent your residence?	✓ No. Got	llord obtained an eviction judgment a to line 12. out <i>Initial Statement About an Eviction</i> bankruptcy petition.		

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Debtor 1 Patricia Mack Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Patricia
 A
 Mack
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Patricia First Name	A Ma Middle Name Lasi	ck Case number	er (if known)
	estions for Reporting Purposes	triane	
16. What kind of debts do you have?	16a. Are your debts primarily or "incurred by an individual portion of the No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be	rimarily for a personal, family, or usiness debts? Business debts estment or through the operation	are debts that you incurred to obtain on of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fun No.		empt property is excluded and administrative unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 milli \$100,000,001-\$500 mi	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 mi	on \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I	pter 7, I am aware that I may pro- understand the relief available un I did not pay or agree to pay son	ry that the information provided is true and ceed, if eligible, under Chapter 7, 11,12, or 13 nder each chapter, and I choose to proceed neone who is not an attorney to help me fill and 11 LLS C. 6. 242(b)
	I understand making a false state	the chapter of title 11, United Sment, concealing property, or obse can result in fines up to \$250 19, and 3571.	States Code, specified in this petition. States Code, specified in this petition. Staining money or property by fraud in Code, or imprisonment for up to 20 years, or Stature of Debtor 2
	Executed on 1/3/2017 MM / DD /		ecuted on

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Debtor 1 Patricia	Α	Mack	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4 -	. ,		·
need to file this page.	/s/ Mike Miller		Date	1/3/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Olly		Oldio	2.0 0000
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:									
Debtor 1	Patricia	Α	Mack						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number (If known)									

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$3,456.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$3,456.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	·
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,696.00
Your total liabilities	\$8,696.00
Part 3: Summarize Your Income and Expenses	
Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	
·	\$1,628.82
4. Schedule I: Your Income (Official Form 106I)	\$1,628.82

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Deb	tor 1 Patricia	A Middle Name	Mack	Case number (if known)						
Part -	First Name 4: Answer These 0		Last Name ive and Statistical Record	ds						
		ptcy under Chapters 7, 11, o		this form to the court with your other sch	edules.					
7. w	7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	5. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$198.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.									
9.	Copy the following spe	copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Sched	ule E/F, copy the following:		Total claim						
	9a. Domestic support o	bligations (Copy line 6a.)		\$0.00						
	9b. Taxes and certain of	ther debts you owe the governi	ment. (Copy line 6b.)	\$0.00						
	9c. Claims for death or p	personal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. (Cop	y line 6f.)		\$0.00						
	9e. Obligations arising of priority claims. (Copy line		or divorce that you did not repor	t as \$0.00						
	9f. Debts to pension or	profit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00						

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:							
Debtor 1		Patricia	А		Mack					
Debtor I		First Name	Middle N	lame	Last Name					
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	lame	Last Name					
United Sta	atae R	ankruptcy Court for the:	Northern	· carrio	District of Illinois					
		annuptoy Court for the.	Notation		(State)					
Case num (If known)	nber									
Officia	al Fo	orm 106A/B							Check if this is an amended filing	
-			ret > 4						· ·	
		e A/B: Prope					h	!!at th.	12/1	
	_	ry, separately list and d you think it fits best. E			-		_	-		
-		supplying correct inform and case number (if k		•	•	parate sheet to th	s form. On the	top of any	additional pages,	
ــــــــــــــــــــــــــــــــــــــ		ribe Each Residenc	•	-	•	You Own or Hav	e an Interest	ln .		
		or have any legal or eq	_							
✓	No. (Go to Part 2								
	Yes.	Where is the property?								
				Wha	at is the property? Che	ck all that apply.			claims or exemptions. Put	
1.1	Stree	Street address, if available, or other description			Single-family home		the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert			
					Duplex or multi-unit buil		Current va	lue of the	Current value of the	
				Condominium or cooperative Manufactured or mobile home			entire prop		portion you own?	
				ш	Land	nome				
	Num	ber Street	_	H	Investment property				of your ownership	
	0.1	01-1-	7'- 01-		Timeshare				simple, tenancy by e estate), if known.	
	City State Zip Code		Zip Code	Other			Check if this is community property			
				Who	has an interest in the	property? Check		if this is co structions)		
				one						
					Debtor 1 only Debtor 2 only					
					Debtor 1 and Debtor 2 of	only				
					At least one of the debto	•				
				Oth	er information you wis	h to add about this	item, such as	local		
				pro	perty identification nu	mber <u>:</u>				
If you	own	or have more than one, lis	st here:	Wha	at is the property? Che	ck all that apply	Do not ded	uct secured	claims or exemptions. Put	
1.2					Single-family home	on an irrae appry.	the amount	of any seci	red claims on Schedule D:	
	Stree	t address, if available, or o	other description	П	Duplex or multi-unit buil	ding			aims Secured by Property.	
					Condominium or coope	rative	Current va entire prop		Current value of the portion you own?	
				=	Manufactured or mobile	home				
	Num	ber Street			Land Investment property		Describe t	he nature o	of your ownership	
				ш	Timeshare		interest (sı	uch as fee	simple, tenancy by e estate), if known.	
	City	State	Zip Code		Other			.103, 01 a 111	e estatej, ii kilowii.	
				<u>ч</u>					ommunity property	
				one	o has an interest in the	property? Check	(see in	structions)		
					Debtor 1 only		_			
					Debtor 2 only					
					Debtor 1 and Debtor 2 o	•				
					At least one of the debto					
					er information you wis perty identification nu		item, such as	local		

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Debtor 1	Patricia First Name	A Middle Name	Mack Last Name	Case numbe	r (if known)	
	et address, if available, or othe	[Mhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	-
City	State] [] [Mho has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add	nother	Check if this is co (see instructions)	
	the dollar value of the porti ve attached for Part 1. Writ	on you own for a e that number h	.	uding any entrie	s for pages	
Do you ow you own tl	hat someone else drives. If young, trucks, tractors, sport utilit	u lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	nd another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
3.2	Make Model: Year: Approximate mileage: Other information:		Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
			Check if this is community instructions)	property (see		

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btor 1	Patricia First Name	A Middle Name	Mack Last Name	Case numbe	r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule Dims Secured by Property.</i> Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
	mples: Boats, trailers, motors No Yes	•	recreational vehicles, other fishing vessels, snowmobiles, r Who has an interest in the pone.	notorcycle accessori	Do not deduct secured	claims or exemptions. Pu red claims on <i>Schedule I</i>
	Year: Approximate mileage: Other information:	<u> </u>	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun	and another		Current value of the portion you own?
4.2	Make Model: Year:		Who has an interest in the pone. Debtor 1 only		the amount of any secu	claims or exemptions. Pured claims on <i>Schedule lims Secured by Property</i> .
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 on	ly	Current value of the entire property?	Current value of the portion you own?

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Mack Debtor 1 Patricia Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$700.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... **Used Electronics** \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1550.00 for Part 3. Write that number here

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Debtor 1 Patricia Mack Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Patricia	Α	Mack	Case number (if known)	
	First Name	Middle Name	Last Name	· · · · <u></u>	
20.	Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory not	tes, and money orders.	
21.	Retirement or pension	accounts			
			, thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public Electric: Gas:			
		Heating oil:			
		Security deposit on rental unit:	With landlord		\$50.00
		Prepaid rent:	-		
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	tor 1 Patricia First Name	A Middle	Mack Name Last Name	Case number (if known)	
24.			count in a qualified ABLE program, or un	dor a qualified state tuition program	
24.		530(b)(1), 529A(b), and 529		zer a quanneu state tuition program.	
	✓ No				
	Yes	Institution name and descri	otion. Separately file the records of any intere	ests.11 U.S.C. § 521(c):	
	<u> </u>				
25.			property (other than anything listed in lin	e 1), and rights or powers	
		or your benefit			
	✓ No Yes. Desc	ribo			
	L Tes. Desc	iibe			
					
26.			secrets, and other intellectual property es, proceeds from royalties and licensing agr	reements	
	✓ No				
	Yes. Desc	ribe			
	<u> </u>				
27.	Licenses, fra	nchises, and other general	intangibles		
	Examples: Bui	lding permits, exclusive licen	ses, cooperative association holdings, liquo	r licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the
					portion you own?
					Do not deduct secured claims or exemptions.
28.	Tax refunds ov	ved to you			Do not deduct secured
28.	No				Do not deduct secured claims or exemptions.
28.	No Ves. Give s	specific information	Anticipated 2016 Tax Refund	Federal:	Do not deduct secured
28.	No Yes. Give s abou you a	specific information t them, including whether ulready filed the returns	Anticipated 2016 Tax Refund	Federal: State:	Do not deduct secured claims or exemptions.
28.	No Yes. Give s abou you a	specific information t them, including whether	Anticipated 2016 Tax Refund		Do not deduct secured claims or exemptions.
	Yes. Give s abou you a and t	specific information t them, including whether ulready filed the returns the tax years		State: Local:	Do not deduct secured claims or exemptions. \$856.00 \$0.00
	Yes. Give s abou you a and t	specific information t them, including whether ulready filed the returns the tax years	Anticipated 2016 Tax Refund spousal support, child support, maintenance	State: Local:	Do not deduct secured claims or exemptions. \$856.00 \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether ulready filed the returns he tax years t due or lump sum alimony,		State: Local: e, divorce settlement, property settlemen	Do not deduct secured claims or exemptions. \$856.00 \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether ulready filed the returns the tax years		State: Local: e, divorce settlement, property settlemen Alimony:	\$856.00 \$0.00 \$0.00 t
	Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether ulready filed the returns he tax years t due or lump sum alimony,		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	\$856.00 \$0.00 \$0.00 t \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether ulready filed the returns he tax years t due or lump sum alimony,		State: Local: e, divorce settlement, property settlemen Alimony:	\$856.00 \$0.00 \$0.00 t
	Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether ulready filed the returns he tax years t due or lump sum alimony,		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	\$856.00 \$0.00 \$0.00 t \$0.00
	Yes. Give s abou you a and t Family suppor Examples: Past	specific information t them, including whether ulready filed the returns he tax years t due or lump sum alimony,		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	\$856.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s	specific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, sepecific information	spousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$856.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, sepecific information		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$856.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, sepecific information	spousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$856.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unpport	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, specific information	spousal support, child support, maintenance spousal support, maintenance spousal support, child support, chil	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$856.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, specific information	spousal support, child support, maintenance spousal support, maintenance spousal support, child support, chil	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$856.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Patricia	Α	Mack	Case number (if known)	
	First Name	Middle Nan	ne Last Name		
31.		surance policies lth, disability, or life insurance; h	ealth savings account (HSA); credit,	homeowner's, or renter's insurance	
		the insurance company licy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the l	n property that is due you from eneficiary of a living trust, expect se someone has died.		icy, or are currently entitled to receive	_
	✓ No Yes. Desc	ibe			
33.			t you have filed a lawsuit or mad surance claims, or rights to sue	e a demand for payment	
	✓ No Yes. Desc	ibe			
34.	Other conting	•	of every nature, including counte	rclaims of the debtor and rights	
	No Yes. Desc	ibe			
35.	Any financial	assets you did not already lis	i.		
	✓ No Yes. Desc	ibe			
36.		•	om Part 4, including any entries		\$1906.00
Part	5: Describe	Any Business-Related P	operty You Own or Have an	Interest In. List any real estate in Pa	rt 1.
37.			interest in any business-related		
01.	•		microsi in any business-reidleu p	in operty:	Current value of the
	✓ No. Go to Yes. Go to				portion you own? Do not deduct secured claims or exemptions
38.	Accounts rec	eivable or commissions you a	Iready earned		or oxomptions
	✓ No Yes. Desc	ibe			
39.		ent, furnishings, and supplies iness-related computers, software		nachines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Desc	ibe			
	-				

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Debt	tor 1 Patricia	А	Mack	Case number (if known)		
	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, e	equipment, supplies you use in	business, and tools of y	our trade		
	✓ No					
	Yes. Describe					
41.	Inventory					
	- N					
	Yes. Describe					
	Tes. Describe					
	-					
42.	Interests in partnersh	nips or joint ventures				
	✓ No					
	Yes. Give specific	Name	of entity:	% of ownership:		
	information about				_	
	them					
					-	
40.4					-	
43.	Justomer lists, mailing	lists, or other compilations				
	✓ No					
	Yes. Do your lists i	nclude personally identifiable info	rmation (as defined in 11	U.S.C. § 101(41A))?		
	☐ No					
	Yes. Desc	cribe				
44.	Any business-related	property you did not already li	st			
	✓ No					
	Yes. Give specific					
	information					
		all of your entries from Part 5,		r pages you have attached		
or Pa	art 5. Write that number	er here				
Part				ty You Own or Have an Interest In.		
	If you own or have ar	n interest in farmland, list it in Part 1	l.			
46.	Do you own or have a	ny legal or equitable interest	in any farm- or commer	cial fishing-related property?		
	No. Go to Part 7.				Current value of the	
	Yes. Go to line 47				portion you own? Do not deduct secured claim	ns
					or exemptions	
47.	Farm animals					
	Examples: Livestock, p	oultry, farm-raised fish				
	✓ No					
	Yes. Describe					

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Deb	tor 1 Patricia First Name	A Middle Name	Mack Last Name	Case number (if known)	
40			Last Name		
48.	Crops-either growing of	or narvested			
	✓ No				
	Yes. Describe				
49	Farm and fishing equir	ment, implements, machinery, f	xtures and tools of trade	<u> </u>	
10.		mont, impromonto, macimiory, i	Aturos, una toolo or trau		
	No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	√ No				
	Yes. Describe				
	Tos. Describe				
51.	Any farm- and comme	cial fishing-related property you	did not already list		
	No				
	Yes. Describe				
				Г	
52. A	dd the dollar value of al	l of your entries from Part 6, incl	uding any entries for pag	ges you have attached	
for P	art 6. Write that number	here			
					-
	D 11 . AU D			INC. I C. I. A. I.	
Part		perty You Own or Have an Ir		d Not List Above	
53.		perty of any kind you did not alre s, country club membership	ady list?		
		s, ecuma, olda memaelemp			
	No No				
	Yes. Give specific information				
					·
					_
54. A	dd the dollar value of al	I of your entries from Part 7. Wri	e that number here		.P
					-
Part	8: List the Totals of	Each Part of this Form			
55.	Part 1: Total real estate	, line 2			
F.C.	mont O total vahialaa lim	- =			
	part 2 total vehicles, lin	e 5 d household items, line 15	-		
	•	·	\$1550.00	<u></u>	
58. F	Part 4: Total financial as	sets, line 36	\$1906.00		
59.	Part 5: Total business-re	elated property, line 45			
60	Part 6: Total farm- and f	ishing-related property, line 52		<u> </u>	
				<u> </u>	
61.	Part 7: Total other prope	erty not listed, line 54		<u></u>	
62.	Total personal property.	Add lines 56 through 61	\$3456.00		+ \$3456.00
			40 100.00	Copy personal property total ▶	Ψ 130.00
					\$3456.00
63.1	otal of all property on S	chedule A/B. Add line 55 + line 62			φυ4υσ.σσ

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Fill in this information to identify your case:							
Debtor 1	Patricia	Α	Mack				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Otato)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt		
1.		•	. , , , , , , , , , , , , , , , , , , ,	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief			735 ILCS 5/12-1001(b)
	description:	\$50.00	\$50.00	
	Security deposit on rental unit, With landlord		100% of fair market value, up to any applicable statutory limit	_
	Line from Schedule A/B: 22			
	Brief			735 ILCS 5/12-1001(b)
	description:	\$700.00	\$700.00	
	Used Furniture Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Mack Debtor 1 Patricia Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$350.00 description: **✓** \$350.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(g)(1) Brief description: \$1,000.00 **✓** \$1,000.00 SSD Back pay reward 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 30 735 ILCS 5/12-1001(b) Brief \$856.00 description: \$856.00 Federal, Anticipated 100% of fair market value, up to any

applicable statutory limit

2016 Tax Refund

28

Line from Schedule A/B: Case 17-00049 Doc 1 Filed 01/03/17 Entered 01/03/17 11:55:18 Desc Main Document Page 22 of 66

		_				
Fill in this info	rmation to identify your c	case:				
Debtor 1	Patricia	Α	Mack			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		
Schedi	Inited States Bankruptcy Court for the: Northern					
more space is	needed, copy the Addit					
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write you name and case number (if known). 1. Do any creditors have claims secured by your property?						
Part 1: List	t All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill in t	this inforr	nation to identify your c	ase:			
Debtor	r 1	Patricia	Α	Mack		
		First Name	Middle Name	Last Name		
Debtor	_					
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
Case n		-				
<u> </u>	<u> </u>	100F/F				Check if this is an amended filing
OTTIC	ciai Fo	orm 106E/F				
Sch	nedu	ile E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
other p Form 1 claims the ent known)	party to a 06A/B) a that are tries in th	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official Fo Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
			nsecured claims against y	ou?		
<u>.</u>		o to Part 2.	iscource olamis agamst y	ou.		
	Yes.					
lis A	sted, iden s much a	tify what type of claim it is possible, list the claims	is. If a claim has both priorit	ty and nonpriority amounts, ding to the creditor's name.	list that claim here and show b If you have more than two price	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Patricia Mack Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 California Employment Dev. Dept \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 826218 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 94230 California Sacramento City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ overpayment Is the claim subject to offset? Yes 4.2 Comcast \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington 98168 Seattle City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Unsecured Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Patricia A Mack Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street	Last 4 digits of account number 9210 When was the debt incurred? 8/1/2013 As of the date you file, the claim is: Check all that apply.	\$1,070.00
	STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.5	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 4/1/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$772.00
4.6	CUSTOM COLL SRVS INC Nonpriority Creditor's Name 55 EAST 86TH AVE STE D Number Street MERRILLVILLE Indiana 46411 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$945.00

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Debtor 1 Patricia A Mack Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
7 CUSTOM COLL SRVS INC Nonpriority Creditor's Name 55 EAST 86TH AVE STE D Number Street	Last 4 digits of account number 7857 When was the debt incurred? 5/1/2012 As of the date you file, the claim is: Check all that apply.	\$932.00
MERRILLVILLE Indiana 46411 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts old Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
8 CUSTOM COLL SRVS INC Nonpriority Creditor's Name 55 EAST 86TH AVE STE D Number Street	Last 4 digits of account number 7818 When was the debt incurred? 5/1/2012 As of the date you file, the claim is: Check all that apply. Contingent	\$66.00
MERRILLVILLE Indiana 46411 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts onl Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
9 Gary Community Health Net Nonpriority Creditor's Name 1021 W 5th Ave, Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$100.00
Gary Indiana 46402 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Unsecured	

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Debtor 1 Patricia Mack Case number (if known) Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Law Dept One H&R Block Way, 12th Floor When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64105 Kansas City Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt UNSECURED Other. Specify ____ Is the claim subject to offset? **✓** No Yes KOMYATTECASB 4.11 \$457.00 3176 Last 4 digits of account number ____ Nonpriority Creditor's Name When was the debt incurred? 4/1/2012 9650 GORDON DRIVE Number As of the date you file, the claim is: Check all that apply. Contingent HIGHLAND 46322 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes Methodist Hospital 4.12 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 8701 Broadway When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Indiana 46410 Merrillville Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No

Yes

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Mack Debtor 1 Patricia Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 PROFESSIONAL CREDIT SE \$58.00 Last 4 digits of account number Nonpriority Creditor's Name 400 INTERNATIONAL WAY When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **SPRINGFIELD** Oregon 97477 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.14 Rainbow Furniture \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 2547 E 79th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60649 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Unsecured Is the claim subject to offset? **✓** No Yes REGIONAL RECOVERY SERV 4.15 \$900.00 Last 4 digits of account number 8912 Nonpriority Creditor's Name 5250 S HOMAN AVE When was the debt incurred? 10/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent HAMMOND 46320 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL **✓** No

Yes

Other. Specify

PAYMENT DATA

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Debtor 1 Patricia Mack Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim SECURITYCRED** 4.16 \$996.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/1/2016 2653 West Oxford Loop, Suite 108 Number As of the date you file, the claim is: Check all that apply. Contingent Oxford Mississippi 38655 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 09 ✓** No Other. Specify TEMPOE LLC Yes 4.17 University of Illinois Medical Center \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 8332 Innovation Way When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60682 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Patricia A Mack Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$8,696.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$8,696.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:						
Debtor 1	Patricia	Α	Mack			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number						

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	any with whom you have	the contract or lease	State what the contract or lease is for	
2.1	Cyril Court Apartments Name 7130 S Cyril Ave			Residential Lease, Debtor is Lessee, One year lease, expires 04/2017	
	Number Chicago	Street Illinois	60649		
	City	State	Zip Code		

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Fill in this infor	mation to identify your	case:		
Debtor 1	Patricia	Α	Mack	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the	e: Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an amended filing
Official	Form 106H			
		-		
Schedul	e H: Your Co	debtors		12/15
✓ No Yes	· ·	you are filing a joint case, do		odebtor.) Community property states and territories include Arizona, California,
Idaho, Lo	uisiana, Nevada, New M	lexico, Puerto Rico, Texas, W		ommunity property states and termones module vitzonia, Gamonia,
	Go to line 3. Did vour spouse for	mer spouse, or legal equiva	elent live with you at the tim	a?
	No	Tior opodoo, or logar equive	aont iivo war you at alo am	
	Yes. In which commu	nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	_
	Number Street			_
	City	State	Zip Code	<u> </u>
again as	a codebtor only if that	t person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill	in this inf	ormation to identify	your case:						
Deb	otor 1	Patricia	Α	Mack					
		First Name	Middle Name	Last N	lame		Che	eck if this is:	
	otor 2 use, if filing)	First Name	Middle Name	Last N	lame		- п	An amended filing	
								A supplement showing post-pe	etition chapter 1
the:		Bankruptcy Court for	Northern	District of III	inois State)			expenses as of the following da	
Cas	e number				<i>-</i>		_		
(If kn	nown)							MM / DD / YYYY	
Of	ficial	Form 106I							
Sc	hedu	le I: Your In	come						12/1
spol num	use. If mo ber (if kn		, attach a separate she y question.	-		-		not include information ab ional pages, write your nar	-
1.	-	r employment		Debtor 1	ı			Debtor 2	
	informatio	on.	Employment status	✓ Emplo	nved			Employed	
	-	e more than one job, parate page with		Not E	-	ed		Not Employed	
		about additional	Occupation	CNA					
	Include pa self-emplo	rt time, seasonal, or	Employer's name	Symphon	y of S	outh Shor	Э		
	·		Employer's address	2425 E 71	1st Str	eet			
		n may include student aker, if it applies.		Number St	reet			Number Street	
				Chicago		Illinois	60649		
				City		State	Zip Code	City State	Zip Code
			How long employed there?	1 month					
Pai	rt 2: Giv	ve Details About N	Ionthly Income						
		onthly income as of test you are separated.	he date you file this for	n. If you have	nothi	ng to rep	ort for any line, v	write \$0 in the space. Include y	our non-filing
,	,	non-filing spouse have attach a separate she		combine the	inforr	nation for	all employers fo	or that person on the lines below	w. If you need
						For	Debtor 1	For Debtor 2 or non-filing spouse	
2.			ary, and commissions (before, calculate what the monthly		2.		\$1,787.50	J SPECIAL	
3.	Estimat	e and list monthly ove	time pay.		3.		+ \$0.00		
4.	Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$1,787.50		

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Debtor	1 Patricia	A Middle News	Mack	Case numb	er (if	
	First Name	Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here		→ 4.	\$1,787.50		
5. List a	all payroll ded					
5a. 1	Гах, Medicare,	and Social Security deductions	5a.	\$356.68		
5b. I	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. \	oluntary cont	ributions for retirement plans	5c.	\$0.00		
5d. i	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance		5e.	\$0.00		
5f. D	Oomestic supp	ort obligations	5f.	\$0.00		
5g. l	Union dues		5g.	\$0.00		
5h. (Other deduction	ons. Specify:	5h.	+ \$0.00	· · · · · · · · · · · · · · · · · · ·	
6. Add 1+5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +		\$356.68		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$1,430.82		
8. List a	all other incon	ne regularly received:				
t	ousiness, profe	m rental property and from operating a ession, or farm				
ç		ent for each property and business showing ordinary and necessary business expenses, an y net income.	d 8a.	\$0.00		
8b. I	Interest and di	vidends	8b.	\$0.00		
	amily support dependent reg	payments that you, a non-filing spouse, or ularly receive	ra			
c	divorce settleme	, spousal support, child support, maintenance nt, and property settlement.	8c.	\$0.00		
8d. l	Unemployment	t compensation	8d.	\$0.00		
8e. S	Social Security	•	8e.	\$0.00		
Ir c u h S	nclude cash ass ash assistance inder the Supple ousing subsidie specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or es e Programs Income	ts 8f.	<u>*198.00</u>		
8g. I	Pension or reti	irement income	8g.	\$0.00		
8h. (Other monthly	income. Specify:	8h.	+ \$0.00	+	
9. Add a	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$198.00		
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$1,628.82	+=	\$1,628.82
Inclu friend	ide contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amounts.	ır household, yo	our dependents, your roon		
Spec	cify:				11	. + \$0.00
		n the last column of line 10 to the amount n the Summary of Schedules and Statistical S				. \$1,628.82
						Combined monthly income
13. Do y	you expect an No.	increase or decrease within the year after	you file this fo	orm?		
	Yes. Explain:					

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	0430 17	Docu	iment Page 35 of 6	5	Description	
Fill in this infor	mation to identify	your case:				
Debtor 1	Patricia	A	Mack			
Debtor 2	First Name	Middle Name	Last Name	Check if this is: An amended filin		
(Spouse, if filing)	First Name	Middle Name	Last Name	브	nowing post-petition chapter 13	
United States E	Sankruptcy Court	for the: Northern	District of Illinois (State)		he following date:	
Case number (If known)			_	MM / DD / YYYY	·	
Official	Form 10	6.I				
-						
Schedul	e J: Your	Expenses			12/	1
(if known). Ans	wer every questi cribe Your Ho		Tomic on the top of this tradition	ar pages, write your in	and dusc number	
	o to line 2 Des Debtor 2 live	in a separate household? must file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.		
2. Do you have	e dependents?	✓ No				-
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
	-	✓ No Yes				
Part 2: Estin	mate Your Ong	going Monthly Expenses				
_	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup		•	-	

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$350.00
If not included in line 4:	٠.	
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Patricia A Mack Case number (if known)
First Name Middle Name Last Name

riistivaine	Middle Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$150.00
6b. Water, sewer, garbage collection	otion	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$125.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$400.00
8. Childcare and children's educ	ation costs	8.	\$0.00
9. Clothing, laundry, and dry clea	aning	9.	\$150.00
10. Personal care products and	services	10.	\$150.00
11. Medical and dental expenses	3	11.	\$50.00
12. Transportation. Include gas, r Do not include car payments	naintenance, bus or train fare.	12.	\$300.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$20.00
15. Insurance. Do not include insurance deduc	ted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payment	es:		
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	aintenance, and support that you did not report as deducted from I, Your Income (Official Form 106I).	40	\$0.00
	support others who do not live with you.	18.	
Specify:	support others who do not live with you.	19.	\$0.00
-	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	10.	
20a. Mortgages on other proper		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Patr		Α	Mack	Case number (if known)		
	Name	Middle Name	Last Name			
21. Other. Sp	ecify:				21	\$0.00
	e your monthly expenses.					\$1,695.00
	ines 4 through 21.	(D I : 0) ''				\$0.00
	/ line 22 (monthly expenses	,,				\$1,695.00
	ine 22a and 22b. The result		enses.		22.	
	your monthly net income					
23a. Copy	line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,628.82
23b. Copy	your monthly expenses from	om line 22 above.			23b	\$1,695.00
	ract your monthly expenses		ncome.			(\$66.18)
The	result is your monthly net in	come.			23c	
For exam	ple, do you expect to finish a payment to increase or december of the payment to increase or dec	paying for your car l	oan within the year or do y	ou expect your		

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Debtor 1	Patricia	Α	Mack
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)
Case number			· , ,
(If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	✓ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and			
×	/s/ Patricia Mack	×			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 1/3/2017	Date			
	MM/DD/YYYY	MM/DD/YYYY			

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Fill in this i	information to identify you	case:					
Debtor 1	Patricia	А	Mack				
Debtor 2	First Name	Middle	Name Last Nar	ne			
(Spouse, if filing	ng) First Name	Middle	Name Last Nar	ne			
United Stat	tes Bankruptcy Court for the	e: Northern	District of Illin				
Case numb	ber		(0.0				
Officia	al Form 107						Check if this is an amended filing
	nent of Financi	ial Δffairs f	or Individuals	Filing fo	r Bankrı	ıntcv	12/1:
Be as com informatio number (if	nplete and accurate as p on. If more space is nee f known). Answer every	oossible. If two m ded, attach a sep question.	arried people are filing arate sheet to this forn	together, both n. On the top o	n are equally	responsible for	
Part 1:	Give Details About You	ır Marital Status	and Where You Lived	d Before			
1. Wha	it is your current marital	status?					
	Married Not married						
2. Duri	ing the last 3 years, have	you lived anywher	e other than where you l	ive now?			
	No Yes. List all of the places	you lived in the las			now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	s Debtor 1		Same as Debtor 1
	Number Street		From	Number Stre	eet		From
			To				To
	City State	Zip Code		City	State	Zip Code	
_				Same as	s Debtor 1		Same as Debtor 1
	Number Street		From	Number Stre	eet		From
			То	-			То
_	City State	Zip Code		City	State	Zip Code	
and te		lifomia, Idaho, Loui		o, Puerto Rico, Te			

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Case number (if known)

Mack

First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$419.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$4500.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: Link \$2,376.00 For last calendar year: (January 1 to December 31, 2016 Link \$2,376.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Patricia

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Debtor 1 Patricia Mack Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Patricia		Α		ack	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	ders include your porations of whic	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; part , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No Voc List all par	monte to	an incidor				
	Yes. List all pa	yments to a	arrinsider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments or No	ı debts gua	for bankruptcy, aranteed or cosigne	ed by an insider.	y payments or trans Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
				. ,	·		Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Oity	State	ZIP COUE				

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Debtor 1 Patricia Mack Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Patricia	A	Mack	Case number (if known)	
	First Name	Middle Name	Last Name		
11.		e you filed for bankruptcy, did o make a payment because yo		bank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the de	etails.			
			Describe the action the	Date action was taken	Amount
	Creditor's Name				_
	Number Street				
			Last 4 digits of account	number: XXXX-	
	City	State Zip Code			
12.		you filed for bankruptcy, was a custodian, or another officia		possession of an assignee for the benefit of	f creditors, a court-
	✓ No Yes				
Part	List Certain Git	fts and Contributions			
13.	Within 2 years before	re you filed for bankruptcy, dic	you give any gifts with a	total value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in the d	letails for each gift.			
	Gifts with a tota per person	l value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom	You Gave the Gift			
	Number Street				
	City	State Zip Code			
	Person's relations				
	Person to Whom	You Gave the Gift			
	Number Street				
	City	State Zip Code			
	Person's relations	ship to you			

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ebtor 1	Patricia	Α	Mack C	ase number <i>(if known)</i>	
	First Name	Middle Name	Last Name	. ,	
Wi	thin 2 years before you fi	led for bankruptcy, did	l you give any gifts or contributions w	th a total value of more than \$600	to any charity?
✓	No				
Ě	ı Yes. Fill in the details fo	r each aift or contribut	ion		
		_		_	
	Gifts or contributions t		Describe what you contributed	Date you	Value
	that total more than \$6	500		contributed	
			_		
	Charity's Name				
			_		
			_		
	Number Street				
	City State	Zin Codo	_		
	City State	Zip Code			
t 6:	List Certain Losses				
	No Yes. Fill in the details. Describe the property how the loss occurred	you lost and	Describe any insurance coverag Include the amount that insurance		Value of property
			pending insurance claims on line 3 A/B: Property.		
			112. Troporty.		
t 7:	List Certain Paymen	te or Transfore			
	No				
✓	Yes. Fill in the details.				
				perty Date payment	
			Description and value of any propertransferred	or transfer	Amount of payment
	Samrad Law Firm		transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid			or transfer	
	Person Who Was Paid		transferred	or transfer was made	payment
			transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor		transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the P	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the P	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the P	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the P	Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the Person Who Was Paid Number Street	Zip Code ayment, if Not You	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the P Person Who Was Paid Number Street City State	z Zip Code ayment, if Not You Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the Person Who Was Paid Number Street	z Zip Code ayment, if Not You Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinoi City State Email or website address None Person Who Made the P Person Who Was Paid Number Street City State	ayment, if Not You Zip Code	transferred	or transfer was made	payment

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Debto	or 1 Patricia	A	Mack	Case number (if known)	
	First Name	Middle Name	Last Name	_		
	Within 1 year before you filed for I help you deal with your creditors Do not include any payment or trans	or to make payr	nents to your creditors?	r behalf pay or transfer	any property to anyo	ne who promised to
	✓ No ✓ Yes. Fill in the details.					
			Description and value of any transferred	/ property	Date Ar payment or transfer was made	mount of payment
	Person Who Was Paid		_			
	Number Street		-			
	City State	Zip Code	-			
	Within 2 years before you filed for the ordinary course of your busine Include both outright transfers and transfers that you have already li No Yes. Fill in the details.	ess or financial a ransfers made as	affairs? security (such as the granting of a s			-
	_		Description and value of any property transferred		y property or eceived or debts paid	Date transfer was made
	Person Who Received Transfer		-			
	Number Street		-			
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Transfer		-			
	Number Street		_			
	City State Person's relationship to you	Zip Code	-			
	Within 10 years before you filed to beneficiary? (These are often called asset-protecti		id you transfer any property to a s	self-settled trust or sim	nilar device of which y	ou are a
	Yes. Fill in the details.					
			Description and value of th	e property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Patricia Mack Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Patricia Mack _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto		Patricia		A		1ack	Case	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	L	ast Name					
26. I	Hav	e you been a part	y in any judio	cial or administ	rative proc	eeding under	any environmen	ital law? In	clude settler	ments and ord	ers.
]	✓	No Yes. Fill in the de	tails.								
٠					Court or a	gency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	eet					Concluded
		1			City	State	Zip Code				
Part 1	11:	Give Details Al	bout Your E	Business or C	onnection	s to Any Bu	siness				
27. \	With	nin 4 years before			-		-	_		o any business	5?
							r activity, either fo artnership (LLP)	ull-time or p	oart-time		
		A partner in				.осс.о	a 10: 0:p (==:)				
		_		inaging executiv			naration				
		_		of the voting or e		nues or a corp	porauori				
]]		No. None of the a Yes. Check all the				ow for each b	ousiness.				
٠					Desc	ribe the natu	ure of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Nam —	e of account	ant or bookkeep	er	From	To	
		Oily	Oldio	2.0 0000					F10111	10	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Nam	e of account	ant or bookkeep	er	From	To	
		•		•							
					Desc	cribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street				_			Dates busi	ness existed	
		City	State	Zip Code	Nam	e of account	ant or bookkeep	er	From	To	

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Deb	tor 1 Patricia	Α	Mack	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you to creditors, or other parties.		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No			
	Yes. Fill in the details b	pelow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City St:	ate Zip Code	_	
	, D. I	•		
Pari	t 12: Sign Below			
1	true and correct. I understa a bankruptcy case can resu	nd that making a false sta It in fines up to \$250,000,	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Patric Signature of			Signature of Debtor 2
	Signature of	Deptor i		Date
	Date 1/3/2	017		Date
ı	Did you attach additional pa	iges to Your Statement o	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	√ No			
i	Yes			
ı	Did you pay or agree to pay	someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Patricia	Α	Mack	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			,	

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Patricia	A	Mack	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Person	onal Property Lease	es	
informa		ate leases. Unexpired	leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	scribe your unexpired personal	property leases		Will the lease be assumed?
Les	ssor's name:			No Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			-
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I declare to entry that is subject to an unexp		my intention about any	property of my estate that secures a debt and any personal
_	/s/ Patricia Mack		x _	
S	Signature of Debtor 1		Sig	gnature of Debtor 1
C	Date 1/3/2017 MM/DD/YYYY		Da	MM/DD/YYYY

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Patricia A Mack		Cas	se No.	
_	Debtor				(If known)
			Ch	apter	Chapter 7
	DISCLOSURE OF C	OMPENSA	TION OF ATTOR	RNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one yearendered or to be rendered on behalf of	ear before the filing	of the petition in bankruptcy	or agreed to	be paid to me, for services
	For legal services, I have agreed to acce	ept			\$1,275.00
	Prior to the filing of this statement I ha	ve received			\$0.00
	Balance Due				\$1,275.00
2.	The source of the compensation paid t	o me was:			
	✓ Debtor	Other (s	specify)		
3.	The source of the compensation paid t	o me is:			
	✓ Debtor	Other (s	specify)		
4.	I have not agreed to share the above members and associates of my law	ve-disclosed compe v firm.	ensation with any other perso	on unless the	y are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the a			
5.	In return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;				
	b. Preparation and filing of any pe	tition, schedules, s	tatements of affairs and plan	which may b	e required;
	c. Representation of the debtor at	the meeting of cre	ditors and confirmation heari	ng, and any a	adjourned hearings thereof;
6.	By agreement with the debtor(s), the ab	oove-disclosed fee	does not include the followin	g services:	
		CEI	RTIFICATION		
	certify that the foregoing is a complete cor(s) in this bankruptcy proceedings.	statement of any aç	greement or arrangement for	payment to m	ne for representation of the
	1/3/2017		/s/ Mike M	liller	
	Date		Signature of A	ttorney	
			Semrad Law	Firm	
			Name of law	v firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Mack, Patricia A	Case No	
Debtor(s)		Chapter.	Chapter7
		опартет	Onapter r
	VERIFIC	ATION OF CREDITOR MATE	RIX
Th knowledge		that the attached list of creditors is true	e and correct to the best of their
Date:	1/3/2017	/s/ Mack, Patricia A	4
		Mack, Patricia A Signature of Debto	or

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR , 61364

SECURITYCRED 2653 West Oxford Loop, Suite 108 Oxford , 38655

CUSTOM COLL SRVS INC 55 EAST 86TH AVE STE D MERRILLVILLE, 46411

REGIONAL RECOVERY SERV PO BOX 3333 Munster , 46321

KOMYATTECASB 9650 GORDON DRIVE HIGHLAND , 46322

PROFESSIONAL CREDIT SE 400 INTERNATIONAL WAY SPRINGFIELD, 97477

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, 60181

Comcast p.o. box 196 Newark , 07101

University of Illinois Medical Center 8332 Innovation Way Chicago , 60682

Methodist Hospital 8701 Broadway Merrillville, 46410

Gary Community Health Net 1021 W 5th Ave, Gary , 46402 Rainbow Furniture 2547 E 79th St Chicago , 60649

H&R Block c/o Law Dept One H&R Block Way, 12th Floor Kansas City , 64105

California Employment Dev. Dept PO BOX 826218 Sacramento , 94230

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Debtor 1 Patricia First Name	A Middle Name	Mack	Case number (if known)	
2001.00.200.00000	estions for Reporting Purpo	Last Name		
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individed Incurred by an individed Incurred by an individed Incurred by Are your debts prima". 16b. Are your debts prima	rily consumer debts? (dual primarily for a person). rily business debts? But or investment or through.	onal, family, or househous Suriness debts are debts The hoperation of the b	that you incurred to obtain Dusiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the		at after any exempt prope o distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estirnate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me a out this document, I have obtil request relief in accordance I understand making a false s connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341 /s/ Patricia Mack Signature of Debtor 1 Executed on	Chapter 7, I am aware the de. I understand the relievand I did not pay or agretained and read the notion with the chapter of titlestatement, concealing processes can result in finesty, 1519, and 3571	nat I may proceed, if elight available under each of the to pay someone who ce required by 11 U.S. (11, United States Code) operty, or obtaining me	e, specified in this petition. oney or property by fraud in prisonment for up to 20 years, or

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		Doc	ument Page 02 01 00		
Fill in this info	rmation to identify your case	8			
Debtor 1	Patricia	Α	Mack		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: No	orthern	District of Illinois (State)		
Case number (If known)					
Official	Form 106Dec				Check if this is an amended filing
Declarat	tion About an In	dividual Deb	tor's Schedules		12/15
If two married	people are filing together,	both are equally respon	onsible for supplying correct informa	ation.	
U.S.C. §§ 152,	1341, 1519, and 3571. n Below		se can result in fines up to \$250,000		
Yes.	Name of person		Attach Bankruptcy Petition Pre Signature (Official Form 119).	eparer's Notice, Declaration, and	
Under pethat they /s/ Patri Signature	cia Mack	nat I have read the sur	nmary and schedules filed with this	declaration and	

MM/DD/YYYY

MM/DD/YYYY

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Debtor 1 Patricia	A	Mack	Case number (if known)	
First Name	Middle Name	Last Name		
28. Within 2 years before yo creditors, or other parti	ou filed for bankruptcy, did y ies.	ou give a financial statem	ent to anyone about your business? Inclu	de all financial institutions,
✓ No Yes. Fill in the detail	ls below.			
		Date issued		
Name		MM/DD/YYYY		
Number Street		- 16		
City	State Zip Code	-	2	
Part 12: Sign Below				
frue and correct. I unders a bankruptcy case can re	stand that making a false state state in fines up to \$250,000, attricia Mack and a of Debtor 1	tement, concealing prope	nents, and I declare under penalty of perjuerty, or obtaining money or property by fra 20 years, or both. 18 U.S.C. §§ 152, 1341 Signature of Debtor 2 Date	ud in connection with
Date 1/3	3/2017			
Did you attach additional	pages to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form	107)?
✓ No Yes				
Did you pay or agree to pa	ay someone who is not an at	torney to help you fill out	bankruptcy forms?	
✓ No				
Yes. Name of person			Attach the Bankruptcy Petition Prepa	arer's Notice,

Declaration, and Signature (Official Form 119).

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Debto	r Patricia	Α	Mack	Case number (if	
1	First Name	Middle Name	Last Name	known)	"
Part 2:	List Your Unexpired	d Personal Property Leas	es		
informa	ation below. Do not list	operty lease that you listed in real estate leases. Unexpired I property lease if the trustee	leases are leases that	Contracts and Unexpired Leases (Of are still in effect; the lease period ha U.S.C. § 365(p)(2).	ficial Form 106G), fill in the s not yet ended. You may
De	escribe your unexpired p	personal property leases		Will the leas	e be assumed?
Le	ssor's name:			☐ No	
	escription of leased operty:				
Le	ssor's name:			☐ No ☐ Yes	
	escription of leased operty:			_	
Le	ssor's name:			☐ No ☐ Yes	
	scription of leased operty:			_	
Le	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Les	ssor's name:			☐ No ☐ Yes	
	scription of leased operty:				
Les	ssor's narne;			☐ No ☐ Yes	
	scription of leased operty:			-	
art 3:	Sign Below			The second section of the second section is a second section of the second section of	
Unde	er penalty of perjury, I d verty that is subject to a	eclare that I have indicated nunexpired lease.	ny intention about any p	property of my estate that secures a	debt and any personal
	/s/ Patricia Mack ignature of Debtor 1	alreera A of du	× Sigr	nature of Debtor 1	
D	ate 1/3/2017 MM/DD/YYYY	Oh	Date	MM/DD/YYYY	
		Λ '			

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Mack, Patricia A	Case No	
	Debtor(s)	0000 No.	
		Chapter.	Chapter7
	VERIFICAT	TION OF CREDITOR MA	TRIX
Tł knowledge	ne above named Debtors hereby verify tha	at the attached list of creditors is t	true and correct to the best of their
Date:	1/3/2017	/s/ Mack, Patric Mack, Patricia A Signature of De	10000001

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Debtor 1 Patricia First Name	A Middle Name	Mack Last Name	Case number (if kno	wn)
, 113, 114,	MINUTE VALUE	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensati Do not enter the amount if yo under the Social Security Act.	u contend that the amount red	ceived was a benefit	\$0.00	
For you		\$0.00		
For your spouse		\$0.00		
9.Pension or retirement incombenefit under the Social Secur	ne. Do not include any amour ity Act.	nt received that was a	\$0.00	
payments received as a victim	penefits received under the Soc of a war crime, a crime agains rism. If necessary, list other so	ial Security Act or t humanity, or	to .	
Other Government Assistance			\$198.00	
Total amounts from separate	pages, if any.		+\$0.00	+
11. Calculate your total curre each	nt monthly income. Add line	s 2 through 10 for	\$198.00	= \$198.00
	for Column A to the total for C	Column B.		
				Total current
Part 2: Determine Whethe	r the Means Test Applies	s to You		monthly income
12. Calculate your current mor		ollow these steps:		
12a. Copy your total current n	nonthly income from line 11.		Copy	/ line 11 here → \$198.00
Multiply by 12 (the num	ber of months in a year).			X 12
12b. The result is your annual	income for this part of the for	m.		12b. <u>\$2,376.00</u>
13 Calculate the median family	y income that applies to you	. Follow these steps:		
Fill in the state in which you live	ve.	Illinois		
Fill in the number of people in	your household.	1		
Fill in the median family incom household.	e for your state and size of			13. \$50,133.00
To find a list of applicable med instructions for this form. This 4. How do the lines compare?	list may also be available at th	ne using the link specified e bankruptcy clerk's offic	I in the separate ee.	
14a. Line 12b is less than Go to Part 3.	or equal to line 13. On the to	p of page 1, check box 1	, There is no presumption of	abuse.
14b. Line 12b is more that Go to Part 3 and fill	an line 13. On the top of page out Form 122A-2.	1, check box 2, The pres	sumption of abuse is determine	ned by Form 122A-2.
Part 3: Sign Below				ħ
		\sim		
By signing here, I declare und	der penalty of perjury that the i	nformation on this staten	nent and in any attachments i	s true and correct.
	Min Chi			
/s/ Patricia Mack Signature of Debtor 1	1 alrecu Ary	ac x	ignature of Debtor 2	
Date 1/3/2017				
MM/DD/YYYY			rate 1/3/2017 MM/DD/YYYY	
	NOT fill out or file Form 122A out Form 122A-2 and file it w			